Special Insurance Issue

## Informer

**April 1999** 

A newsletter for members of the State Employees' Retirement System of Illinois

## **Benefit Choice Brochure Enclosed**

REMEMBER:
The deadline for making changes to your insurance coverage is May 28, 1999.
If you do not wish to make any changes, you do not have to do anything.

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The Executive Secretary is *Michael L. Mory*. The Board of Trustees consists of: Chairman *Mark Gallagher*, *Stephen Schnorf*, Director, Bureau of the Budget; *Loren Iglarsh* representing the State Comptroller; *Sharmin Doering*, state employee appointed by the Governor; *Doris M. Clark*, elected annuitant; *Caryl Wadley-Foy*, elected state employee, *Joseph Pisano*, annuitant, appointed by the Governor.

Enclosed is the annual Benefit Choice Options brochure provided by the Department of Central Management Services (CMS). The annual Benefit Choice enrollment period will be held during May of this year.

Any changes you make in your insurance coverage become effective July 1, 1999. Your changes must be received by SERS by May 28, 1999.

Since this information is very important, take a few minutes to review the enclosed brochure. The annual deductible for nonpreventative dental services will remain at \$50 per person for the period of July 1, 1999, through June 30, 2000.

The new health insurance premium rates for dependents are shown on page 41. Rates for dependents under the Quality Care health plan are the same as last fiscal year.

Please review the optional life insurance premiums shown on page 37. Optional life insurance rates increase as you get older.

If you reside outside of Illinois during a portion of the year, you should not join a Health Maintenance Organization (HMO), Point of Service or managed care dental plan. These plans have strict requirements about using your designated providers. Your benefits could be severely reduced if you do not use those providers. In some cases, no benefits will be paid on any claims if the designated provider is not used.

Eligible dependents may be added to health coverage during the Benefit Choice enrollment period without evidence of insurability. The deadline for making these changes is also May 28, 1999. Coverage begins July 1, 1999.

Dependents may be added to your coverage any time during the year if you experience a change in family status and notify us in writing within 60 days of the event (such as marriage, birth, etc.). Any increase in life insurance coverage still requires a completed health certificate, which is subject to approval by the life insurance carrier.

You may make changes to your coverage during the annual Benefit Choice enrollment period ONLY. Otherwise, you will have to wait until next year's enrollment period.

If you wish to make any changes to your medical, dental or life insurance coverage, please contact the SERS Insurance Section at 217/785-7150, or our Chicago office at 312/814-5853. TDD for hearing-impaired members is 217/785-7218.